

GETTING THE SAVING HABIT

What Earner of Money Needed Was Simply a Stimulus to Make Economy Attractive.

The following is an account of what competition did toward encouraging a bank account:

"I am on a newspaper. I have always made a salary in excess of simple living requirements, but I was a free spender and did not save.

"A baby came, and I felt an added responsibility. I was afraid—actually frightened for the first time in my life. Then I gave the matter of saving some thought, but I could not decide upon any course of action.

"At the office one day a business discussion made me see that what I needed in my home was competition.

"That night on my arrival home, I said to my wife that I would, beginning the next Saturday, give her half of my salary and I would keep the other half and we each take an equal share of the household expenses.

"At the end of the first month I left my bank book on the library table. I wanted to surprise her. That evening she handed it to me and said she thought I was doing fine. Looking at her closely I saw that she realized she was challenged. She did not speak, however, of any intention she might have had in mind.

"A month later I found her bank book on the library table identically as I had left mine. She had beaten me, for her savings showed \$10.50 more than my own for the corresponding month, and \$15 in excess of my deposits for the first month.

"We are now in a race. We have enough to buy a home if we should join funds."—American Magazine.

CELEBRATE DAY OF LIBERTY

Festivities of Swiss Cantons to Which All Visitors to the Country Are Attracted.

AUGUST 1 is the day when the liberty of the Swiss cantons is celebrated. At Geneva one of the favorite forms of celebration is to throw colored lights on the great fountain of "jet d'eau" that rises out of the lake. Every color of the rainbow plays over the towering column of white spray, washing it in this shifting rainbow dress. At night the water seems to float in the air like a many-colored banner. This jet d'eau or jet of water is acknowledged to be the highest fountain in the world. At the place where the waters of Lake Geneva narrow into the harbor, ready to flow into the River Rhone, a small breakwater has been built. Beside it a great water main with a nozzle six inches in diameter is suspended, with the end turned in such a way as to throw the water high in the air. This is done by what is termed "gravity pressure," and the mighty current seems trying to rise as high as the great storage reservoir where it has its source, in the hills east of Geneva.

Tourists and townfolk walk out on the breakwater to stand beside the fountain and wonder at its mighty roar and its great column of water. When the wind takes the top of the fountain the spray is scattered in some one direction, so that a visit to the fountain, perhaps in a small boat, may mean a wetting. The water falls into the lake with a steady pattering sound.

Relic of Sun Worship.

That the ancient practice of embalming the dead is a religious rite connected with sun worship is the theory advanced by Prof. J. Elliot Smith in a study of the migrations of peoples published in the *Memoirs and Proceedings of the Manchester (England) Philosophical Society*, a theory that the editor of the *Lancet* says Professor Smith appears to have proved beyond dispute.

Professor Smith has traced the practice of mummifying into the remotest corners of the earth. In a hot, dry country like Egypt it was easy to preserve a body, but in hot, damp climates it was, in the words of the *Lancet*, "a very beastly and never very successful business," that could have perished only as a religious rite. It probably had its origin in Egypt and was spread throughout the world by early missionaries.

Memories of Insects.

Euglenes and practically all microscopic animals, even of the most simple nature, have been found to have association of ideas, or, better, associative memory. That is to say by rewards of food and punishment of one sort or another, they learn definite performances. In brief, they associate the act with the consequences. Bedbugs and cockroaches, no less than bees and plant lice, have been actually trained to obey the whip. Professors Naymanski, Holmes, Bone, Brundin and Mast are but a few of those zoologists who have studied the "learning process" and behavior of such insects.

Electricity in Surgery.

Modern surgery has called on electricity once more to aid it in relieving human ills. An electric saw for the severing of bones when an amputation or other operation makes so heroic a measure necessary is now the newest instrument in every up-to-date surgeon's office. The advantages of the electric saw over the old hand style saw are, of course, many and obvious. In the matter of time-saving alone it is of the greatest value, and, as is pointed out in the *Electrical Experimenter*, it saves labor and makes

WORTHY OF STUDY BY ALL

Lessons Taught in the Book of Ruth Should Find Comprehension in Every Mind.

The Book of Ruth is the greatest pastoral idyll in literature. It is founded on loving kindness, the loving kindness of the Moabites revealed in her family, and the loving kindness of Boaz, the wealthy Israelite, to Ruth, his know-nothing. It also contains the germ of that great-heartedness which is the center of the gospel of Christian love.

It is a book that opens with tears and famine and ends with the sound of wedding bells. The story turns upon the straightforwardness of Boaz, who showed kindness and manliness to Ruth, a member of a nation that was Israel's foe, and in that kindness founded a new house, the house of Jesse and David, the royal line that meant a greater than David.

It was first the mingling of the blood of the Jew and Gentile, symbolic of the cosmopolitan width of the Christian religion. It was the sign that that religion was not to be founded upon wealth, or upon social caste, but upon the large, wholesome love of the human heart. Boaz is immortal among little heroes for his kind heart, his plain, everyday generosity, his sense of protection and care for the lonely unprotected Moabite girl, his good kindness to her, his in her poverty glancing to his harvest field after the reapers. Boaz gave order to his reapers that they should allow her to glean even among the sheaves of barley, and by his large-heartedness gained a wife, and more than that, made a place for himself in that immortal company who are renewed for naught but for being kind.—*Christian Herald*.

ONLY SURE CURE FOR COLDS

London Newspaper Asserts That Evil Must Be Fought With Practically Its Own Weapons.

Doctor Johnson, knowing nothing of microbes, thought he had crushed the story of the cold that strangers bring to St. Kilda by asking: "How can there be a physical effect without a physical cause?" Then he proceeded to make merry. The arrival of a ship full of strangers, he laughingly supposed, would kill the inhabitants of the island. "For if one stranger gives them one cold, two strangers must give them two colds, and so in proportion." In vain did believers in the story argue that it was annually proved upon the arrival of the owner's steward, which always resulted in a cold for all the islanders. "The steward," replied Johnson, "always comes to demand something from them; and so they fall a-coughing."

The proper cure for a cold, which always seems to have baffled the doctors, is—cold—on the principle of homeopathy. The only sailors in the Crimean days who escaped sore throats were those who could not get muffled. The members of the Scott expedition never got a "cold" until they had left the frozen Antarctic and reached civilization. We should establish the refrigerating chamber as an antipathy to the Turkish bath for cure of colds.—*London Chronicle*.

Solomon as Naturalist.

There is an odd reluctance upon the part of many people to go to the ant, the water-bug, the beetle and other "invertebrate" or backboned creatures, to consider their ways and be wise. Solomon was a learned naturalist of his day and perhaps the first animal behaviorist of all time.

Not alone ants and bees taught him much, but all insects, beasts of the field and birds of the air contributed to his wisdom. If Solomon were alive today, he would more than glory in the domain of experimental research into the behavior of the lower creatures. He would no doubt write a down-to-date volume of proverbs founded upon the learning abilities, the memory and the behavior in general of bees, lice, flies, gnats and other insects.

Value of Old Coins.

In the public mind a coin more than 50 years old is hoary with age and so rare as to be almost priceless. But a silver dollar of 1795 is actually worth no more than \$2 to dealers, and then only if it is in an excellent state of preservation, for a great many of them were coined. A half dollar of 1803 is worth as much as 15 cents more than its face value, but collectors and dealers find that there are so many of them in circulation that there is no profit in buying and selling them. In fact, a person might have a hundred United States coins of different denominations and dates, no two alike, but all more than 100 years old, which would be worth to a dealer not over \$10 above their face value.

Reasonable Advance.

There is a young author in Baltimore who is determined to achieve fame in the writing line if it takes his whole life. Accordingly, he is even willing to defray the cost of putting on the market the numerous novels he writes from year to year.

On the occasion of his last visit to his publisher, however, he was somewhat vexed, a rather unusual thing for him. "Why," asked he, "do you charge me more this time than before?"

"Well," said the publisher, with the utmost frankness, "the composers were constantly falling behind over your last novel."—*Harpers Magazine*.

The Voice of the Farmer

To the Editor of The Observer:

The history of mankind has justly been called the history of human error. These errors would have been sufficient to prevent continued progress, if the instinct of evolution had not been so deeply rooted in humanity that it must unconsciously obey it. This was the reason which made it possible for a progressive movement, tending toward improvement and perfection, to continue throughout many ages, while humanity remained ignorant of the nature of impelling forces. This undeniable fact is the cause of the many obstacles which bar the way to general perfection. It is not so much a lack of liberty of action which holds us back as a lack of light and an ardent love of truth. True science, searching for undefined truth, must therefore strive to be servicable to practical life, because only the combination of the theoretical with the practical, of thought and fact, can lift us to the highest forces by reciprocal polar action.

Wherever we meet with weakness, injury, disease or distress we find the fundamental cause to be inefficient production of light and force. It is generally recognized that ignorance is the most powerful creator of misery. During the last thirty-five years Europe has been trying to find a remedy against the phylloxera that is destroying the vines. This insect has effected incalculable damage in the vineyards of Italy, France, Austria, Germany and Switzerland. In all countries, in all provinces, commission after commission has been appointed, and millions have been spent in fighting these tiny weevils.

All their scientists have been able to find nothing but that which medical science is continually finding—predicence which tend only to increase the deep misery of the plant world and of humanity.

While humanity is sinking deeper and deeper in the quagmire of disease, the plant world is going in the same direction and the same reasons that prevented the scientists of Europe from recognizing the disease of the grape, the scorch of the vine or the bacillus or micro-organism will likewise prevent the scientists and chemists of America from recognizing the true nature of the diseases of our plants.

Like the phylloxera in Europe, or the bacillus in the human body, the weevils on plants is a question of generation of force.

Besides insufficient knowledge, lack of force and crippled inefficiency are the foremost factors to cause the insufficient production and the consequent misery, distress and desolation from which mankind suffers. Moreover, we must not forget that the im-

perfect distribution of the products of human labor, as well as the imperfect composition and distribution of the soil, have their fundamental cause in conditions of mental weakness, which accompany the insufficient production of light.

In view of this undeniable fact, we may well be astonished and ask ourselves how it became possible that agriculture so serious attempt has been made to earnestly seek for the primary causes of the production of light and force in the combination of plant and human life. The nature of progressive culture, in its relation to technical and productive science, has justly been recognized in the increase of light and force, or power. The question of the generation of social force, however, is closely related to the animosity which mankind shows toward the truth.

There was a time when it seemed to be an unexplainable enigma that even men possessed of pure and nobler qualities would turn their backs on undeniable truth. But our philosophers have solved this problem for us. They declare man's animosity toward truth to be inborn, and observation proves that the average man will show the most deep-seated antagonism and the most stubborn denial wherever the recognition of the most exalted truths is concerned. Confronted by such deplorable conditions, it becomes more and more evident that the battle for truth is not only painful, but it is really a battle for life or death. Only when love of fairly delusion and superficiality becomes the principal element in man's life can he systematically oppose evident truth. Only because his nature and life are deeply rooted in such false conceptions is man able to successfully combat truth.

All the sins and all the crimes of human life are closely interwoven with man's animosity toward truth. It is, therefore, a highly remarkable fact that the dislike of man for the rays of true light goes hand in hand with his vital force or with his instinct of self-preservation.

In order to supply man with high energy for his activities it would become necessary to so strongly impress upon him the importance of striving for mental liberty by the profound recognition of sublime, lucid, rational truths that such striving, in its progressive development, might in time become of a passionate, almost delirious character.

By such light, and by the generation of such force only, by such a battle of light against darkness alone, will the student of nature be able to recognize and destroy the weevils of the soil, plants, animals and men.

HORT I. YOUNG

EXPLOSION SHATTERS OKLAHOMA TOWN



Many persons were killed or injured and great damage done to property in Ardmore, Okla., by the explosion of a tank car of gasoline and the resulting explosion of a quantity of dynamite in the railroad yards. This photograph of the east wall of the Whittington hotel shows how numerous buildings were shattered.

Sure Cures.

"My love, I wish you wouldn't paint." "All the women do, dear." "But it looks like an admission on your part that you are not already perfect, and that pains me. What could she do

Not Consistent.

Rankin—Deanborough says he is going to quit the union. Phylle— "Why?" Rankin—"Because he says he can't see the consistency of letting the walking delegates fire an automobile."

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